

Traveler's advisory: get what you pay for

Whether you're planning to sun on the shores of St. Croix or ski the slopes of Zermatt, it's wise to be an informed travel shopper, reports Federal Trade Commission officials. To help you avoid unpleasant and costly surprises, the FTC offers these tips:

Try to buy your vacation travel package from a business you know -- If possible, deal with businesses that belong to professional associations such as the American Society of Travel Agents, the National Tour Association or the United States Tour Operators Association. If you're not familiar with a company, get its complete name, address and local telephone number.

Be cautious if the names of the seller and travel provider differ -- You may be dealing with a telemarketer who has no responsibility to you after the sale. And be wary of ads in the newspaper, on the Internet or that you receive by unsolicited fax that offer deeply discounted vacations. These "deals" often contain hidden costs or don't tell you that you may have to attend a sales presentation to qualify for the discount or the travel. Avoid buying from a firm that wants to send a courier for your payment or asks you to send your payment by overnight delivery. The business may be trying to avoid detection and charges of mail or wire fraud.

Verify arrangements with your travel agent before you pay -- Get the details of your vacation in writing and a copy of the cancellation and refund policies. Ask if the business has insurance and whether you should buy cancellation insurance. Get the names, addresses and telephone numbers for the lodgings, airlines and cruise ships you'll be using. Don't accept vague terms such as "major hotels" or "luxury cruise ships." Call to verify specific reservations, too.

Use a credit card to make your purchase -- If you don't get what you paid for, you may be able to dispute the charges with your credit card company. Some telemarketers may claim they need your account information for identification or verification. They don't. Your account number should be used only to bill you for goods and services.

Be wary of prepaying for long-term arrangements -- Timeshares, campgrounds or travel clubs may offer to sell membership vacation accommodations for five years or more, or until you resell your interest. Unless you're certain you'll stay healthy, both physically and financially, and that the company selling the memberships will stay in business, prepaid vacations may not be right for you. In addition, annual membership and maintenance fees may rise. If the seller claims the fees will stay the same, beware. Beautiful properties today may be run-down in five or 10 years without sufficient maintenance. If you decide to buy a timeshare or membership in a vacation club, be aware that resales are difficult, if not impossible, because there's no secondary market. As for timeshares as investments: they rarely appreciate in value.

Learn the vocabulary -- "You have been specially selected to receive our SPECTACULAR LUXURY DREAM VACATION offer" doesn't mean you'll get a free vacation. It means you'll be offered an opportunity to pay for a trip that may fit your idea of luxury, or not. "Subject to availability" means you may not get the accommodations you want when you want them. "Blackout periods" are blocks of dates, usually around holidays or peak season, when no discount travel is available.

Watch out for "instant travel agent" offers -- Companies may offer to sell you identification that will "guarantee" you discounted rates. These companies have no

control over discounts. Only suppliers of travel - cruise lines, hotel companies, car rental companies, or airlines - can decide to extend professional courtesies, and to whom.